




# PremierMed

## Short Term Medical-Surgical Expense Plan

Cigna Provider Directory:

<http://ushealthgroup.com/Cigna.aspx>



Network	 Cigna® PPO
Deductibles <i>In-Network</i>	\$3,000
Coinsurance <i>Company Pays In or Out of Network</i>	100%
Coinsurance <i>Insured Pays In or Out of Network</i>	0%
Separate Deductible for Maternity	\$2,000*
Out-of-Pocket Max <i>In-Network per Insured</i>	\$3,000

### Popular Plan Features:

#### Hospital Care

- Hospital - semi-private daily room and board
- Intensive Care Unit - daily room and board
- Hospital miscellaneous medications, drugs, services and supplies

#### Surgery

- Primary Surgeon
- Assistant Surgeon
- Anesthesiologist or Nurse Anesthetist

#### Radiation Therapy & Chemotherapy

#### Laboratory & Diagnostic Tests

#### Therapy

#### Maternity & Newborn Care

*(Maternity Deductible, \$6,000 maximum)*

#### Ambulance

#### Emergency Room & Urgent Care Facility

*This is only a brief description of some of the more popular benefits. Please see the brochure for complete terms of coverage, including limitations, exclusions, and any state required provisions. The PremierMed Short Term Medical-Surgical Expense Plan is underwritten by Freedom Life Insurance Company of America, a UnitedHealthcare Company.*

*\*Separate Deductible for Maternity is in addition to the Benefit Deductible.*